

Explanation reimbursement of care costs PoliDirect

Dear Mr/Mrs/Ms,

Thank you for choosing PoliDirect. This document will inform you about our reimbursement policy of the costs of care.

How are the costs determined?

The government determines the contents of our basic insurance policies. This is laid down in the Dutch Health Insurance Act (Zorgverzekeringswet (Zvw)) and the corresponding legislation. Every health insurer must comply strictly with these conditions. This ensures that the care covered by basic insurance is the same for everyone in the Netherlands. Basic insurance policies are 'health insurance policies' in the sense of the Dutch Health Insurance Act (Zorgverzekeringswet (Zvw)).

The treatment you will undergo is part of the basic insurance policy. Therefore your insurance company is legally bound to reimburse your costs. It is possible that you have to pay any mandatory excess for your visit. You are legally bound to pay this mandatory excess, just as you would by visiting any other hospital. The mandatory excess applies to everyone aged 18 years or older. The government has set the mandatory excess for 2020 at €385. You can also choose a voluntary higher excess. The excess per invoice is determined by your insurance company.

It is possible that your insurance company does not cover all the fees. This might occur when there is no contract between PoliDirect and your insurance company. The part they sometimes do not reimburse, is called *Eigen Bijdrage*. You, as our patient, do not have to pay this *Eigen Bijdrage*.

What steps do you need to take for the reimbursement?

Your insurance company asks you to reimburse the invoice yourself. You will receive our invoice a minimum of 90 days after your first visit to PoliDirect. You can send the invoice directly to your insurance company for reimbursement. You do not have to pay in advance.

After sending the invoice to your insurance company, they will send you a *Vergoedingenoverzicht*. In this form you can find the following information:

- *The total amount of the invoice*
- *The amount that is reimbursed* *
- *The amount set for your mandatory excess (including any voluntary excess)* *
- *The Eigen Bijdrage* **



* Your insurance company will reimburse a certain amount to your bank account. This amount **PLUS** the amount mentioned for your mandatory excess is the total sum you have to pay to PoliDirect. You can find these amounts on your *Vergoedingenoverzicht*, as mentioned above.

** You do not have to reimburse the amount mentioned under *Eigen Bijdrage*. You will not receive an invoice from PoliDirect for this amount.

The bank account number of Stichting PoliDirect is NL 95 RABO 0330 8905 65. Please mention your invoice number with the payment.

If you have any questions regarding the workflow, please call us at 088-888 4555 (option 5).

You can also send us an e-mail: pt@polidirect.nl.

